

Does your loan have a balloon payment? []
[X] No

Loan maturity date: October 15, 2024

ESCROW

Do we require you to have an escrow account for your loan? [] [X] No

Important Note: In the event of default on this loan, we will exercise all legal means to recover our money. This document is intended for informational purposes only and does not constitute your contract with Any Bank. Please refer to the complete set of loan documents for exact details regarding your loan terms and conditions.

Mr. FRANK of Massachusetts. Mr. Chairman, I yield back the balance of my time.

The Acting CHAIR. The question is on the amendments en bloc offered by the gentleman from Massachusetts (Mr. FRANK).

The amendments en bloc were agreed to.

Mr. FRANK of Massachusetts. Mr. Chairman, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Ms. KILROY) having assumed the chair, Mr. SABLAN, Acting Chair of the Committee of the Whole House on the State of the Union, reported that that Committee, having had under consideration the bill (H.R. 4173) to provide for financial regulatory reform, to protect consumers and investors, to enhance Federal understanding of insurance issues, to regulate the over-the-counter derivatives markets, and for other purposes, had come to no resolution thereon.

COMMUNICATION FROM THE REPUBLICAN LEADER

The SPEAKER pro tempore laid before the House the following communication from the Honorable JOHN A. BOEHNER, Republican Leader:

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
Washington, DC, December 10, 2009.

Hon. NANCY PELOSI,
Speaker, H-232, U.S. Capitol,
Washington, DC.

DEAR SPEAKER PELOSI: Pursuant to section 1238(b)(3) of the Floyd D. Spence National Defense Authorization Act for Fiscal Year 2001, (22 U.S.C. 7002) amended by Division P of the Consolidated Appropriations Resolution, 2003 (22 U.S.C. 6901), I am pleased to reappoint Mr. Peter T. R. Brookes of Virginia and Mr. Daniel M. Slane of Ohio to the United States-China Economic and Security Review Commission, effective January 1, 2010.

Both Mr. Brookes and Mr. Slane have expressed interest in serving in this capacity and I am pleased to fulfill their requests.

Sincerely,

JOHN A. BOEHNER,
Republican Leader.

JOBS AND THE ECONOMY

(Ms. JACKSON-LEE of Texas asked and was given permission to address the House for 1 minute.)

Ms. JACKSON-LEE of Texas. Madam Speaker, I rise today to reinforce the call to action by the American people.

As we have watched the recovery grow and Wall Street thrive, the American people need an answer to unemployment. I will be introducing legislation that will provide for 1-year training. For those individuals out of work, they will be allowed to keep their unemployment, but they will receive a stipend for training in many varied disciplines.

I also believe as a member of the new Jobs Caucus that is led by dynamic members from Chicago and from Ohio and members from around the Nation that we need to expand our domestic energy resources by exploring natural gas.

I also believe it is important to address those individuals who have been chronically unemployed, which the legislation that I offer will.

In addition, I support the Durbin-Hoyer relief to automobile dealers, but I want to ensure that mediation and arbitration is not so expensive that they cannot participate. Automobile dealers equal jobs, 40,000 jobs in the State of Texas alone.

It is important to create an opportunity for Americans to work. They have me as a partner along with hundreds of members of this caucus, the Democratic Caucus, who know that real jobs equal a great America.

OBAMA'S RISKY-SEX CZAR

(Mr. BURGESS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BURGESS. Mr. Speaker, the silence of the administration and, indeed, the House of Representatives on the subject of a senior presidential appointee to the Department of Education is astonishing. Kevin Jennings needs to be replaced. He needs to be replaced today. The so-called Safe Schools czar appointed by the Obama administration to the Department of Education is dangerous for our school children.

An editorial in yesterday's Washington Times titled "Obama's risky-sex czar"—now, I don't know that I've ever seen an editorial in a major newspaper that came with a bolded warning, just like a new FDA drug: This editorial includes discussion of topics that are sexually graphic. Under usual circumstances, we would never entertain these subjects or the language involved. In this case, however, a very unusual exception must be made because the issues are central to the background of a senior presidential appointee in the United States Department of Education who is in a position to influence how and what our children are taught in our Nation's schools. Please do not read any further if you will be offended by the sexually graphic language.

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
Washington, DC, December 9, 2009.

Re Kevin Jennings.

President BARACK OBAMA,
The White House,
Washington, DC.
Secretary ARNE DUNCAN,
Department of Education,
Washington, DC.

DEAR PRESIDENT OBAMA AND SECRETARY DUNCAN: Enclosed for your reference is an editorial written in today's The Washington Times. The individual who is the subject of this article is someone with whom you are familiar, as he is a presidential appointee to the U.S. Department of Education.

On at least one prior occasion, my fellow Members and I have written to you regarding the type of behavior that Mr. Jennings has been promoting to our school-age children; however, the premise of the enclosed The Washington Times editorial heightens the complete lack of regard this Administration has followed regarding sexual relationships between adults and children.

Must I remind you that such behavior is never "okay"—and is illegal.

The fact that this Administration stands by quietly while Mr. Jennings goes out into the public, under the cloak of protection of a presidential appointment, and informs our schoolchildren on behavior which is not only unspeakable, it is criminal.

This letter is about a grown man. Kevin Jennings, teaching school children as young as 14 years-of-age, that it is okay for them to have sex with grown adults. Mr. President, this is never okay. The callousness of this type of instruction is further evidenced by his relationship, and subsequent endorsement, of an individual who has an organization whose sole purpose is to advocate sexual relationships between grown men and adolescents. This activity is not one, and can never be one, in which the U.S. Department of Education promotes either by omission, through action or commission through silence.

The silence of this Administration with regards to Kevin Jennings cannot stand. He must be fired and must be fired today.

There are plenty of knowledgeable, honorable, respected and forceful advocates of your policies who could ably fill this job. Kevin Jennings is not that person, has never been that person and must not stay that person.

I respectfully request you remove him today and then submit an appropriate nomination to the U.S. Senate for his replacement.

With kinds regards,

MICHAEL C. BURGESS.

[From the Washington Times, Dec. 9, 2009]

OBAMA'S RISKY-SEX CZAR

Warning: This editorial includes discussion of topics that are sexually graphic. Under usual circumstances, we would never entertain these subjects or the rancid language involved. In this case, however, a very unusual exception must be made because the issues are central to the background of a senior presidential appointee at the U.S. Department of Education who is in a position to influence how and what our children are taught in our nation's schools. Thus far, out of fear or squeamishness, there has been public hesitance to examine closely the beliefs of this individual because many are afraid even to touch the risky content. Our scruples cannot be used against us when traditional moral precepts need to be defended. Simply, the deep level of depravity involved in this subject cannot be portrayed without providing a couple of examples to illustrate the inappropriate content. Please do not read any further if you will be offended by sexually graphic language.

The Obama administration is stonewalling serious inquiries about sexual filth propagated by a senior presidential appointee who is responsible for promoting and implementing federal education policy. Democrats clearly are terrified of ruffling the feathers of their activist homosexual supporters, who are an influential part of the Democratic party's base. This scandal, however, is not merely about homosexual behavior; it is about promoting sex between children and adults—and it's time for President Obama to make clear that abetting such illegal perversion has no place in his administration.

It is curious why White House officials and Education Secretary Arne Duncan believe it's worth it politically to continue taking arrows for defending Kevin Jennings, who is Mr. Obama's controversial "safe schools czar." The evidence suggesting he is unfit to serve as a senior presidential appointee is startling and plentiful. It was revealed this week that Mr. Jennings was involved in promoting a reading list for children 13 years old or older that made the most explicit sex between children and adults seem normal and acceptable. This brought up anew Mr. Jennings' past controversies, such as his seeming encouragement of sex between one of his high school students and a much older man as well as his praise for Harry Hay, a notorious supporter of the North American Man Boy Love Association.

But there is more. There are shocking new revelations this week of tape recordings from a youth conference involving 14-year-old students. The conference, billed as a forum to encourage tolerance of homosexuality, was sponsored by Mr. Jennings' organization and was held at Tufts University in March 2000. Mr. Jennings was executive director of the Gay, Lesbian and Straight Education Network (GLSEN) from its founding in 1995 until August 2008. The conference sessions appear to have had less to do with promoting tolerance and more to do with teaching children how to engage in sex.

Andrew Breitbart's Biggovernment.com provides tapes of some of the sessions. Describing the subject matter as smut would be putting it lightly. The conference discussions were very graphic and cannot be relayed in full detail in a family newspaper. A few examples are sufficient to describe the depravity of the subject matter. During one session about oral sex, a presenter asked the 14-year-old students: "Spit or swallow? Is it rude?" In another session, the 14-year-olds are taught about a gross practice called "fisting," in which "the man leading the discussion position[ed] his hand and show[ed] 14-year-olds how to insert their entire hand into the rectum of their sex partner."

Teaching children sexual techniques is simply not appropriate. Unfortunately, it is part of a consistent pattern by some homosexual activists to promote underage homosexuality while pretending that their mission is simply to promote tolerance for so-called alternative lifestyles. It is outrageous that someone involved in this scandal is being paid by the taxpayers to serve in a high-powered position at the Education Department, of all places. At some point, Mr. Duncan, Mr. Jennings, Obama administration spokesmen and the president himself are going to have to start answering questions about all this. Refusing to do so won't make the issue go away.

SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Massachusetts (Mr. MCGOVERN) is recognized for 5 minutes.

(Mr. MCGOVERN addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

(Mr. POE of Texas addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFazio) is recognized for 5 minutes.

(Mr. DEFazio addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

(Mr. JONES addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Rhode Island (Mr. LANGEVIN) is recognized for 5 minutes.

(Mr. LANGEVIN addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Connecticut (Mr. MURPHY) is recognized for 5 minutes.

(Mr. MURPHY of Connecticut addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

THE WAR POWERS ACT

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Ohio (Mr. KUCINICH) is recognized for 5 minutes.

Mr. KUCINICH. Madam Speaker, yesterday I began circulating to Members of Congress a letter that would enable Members to be able to sign on to legislation that will be introduced when we return in January that would be aimed at creating a vote in this House on whether or not we keep our troops in Afghanistan and continue operations in Pakistan. This action is being done pursuant to the War Powers Act.

The War Powers Act was passed in 1973, and the intention of it was to claim Congress's constitutional authority under article I, section 8 to be able to take this Nation into war, commit our troops to war, or to continue to stay at war.

Congress cannot remain on the sidelines in this matter. We have the lives of our troops at stake. We have trillions of dollars at stake. Congress must engage in this debate over whether or not to stay at war in Afghanistan and to continue operations in Pakistan.

It's comforting to let the President do everything, but we can't do that, because whether we agree with the President or not, we have a responsibility, a constitutional responsibility, to make a decision on these wars.

□ 2220

Now, some will say the authorization for use of military force dispensed with that. Oh, no, it didn't. A reading of that authorization makes it very clear that it does not supersede the War Powers Act.

And so when I put this resolution to the Congress in January, it will be an automatic mandatory referral to the International Relations Committee. They will have 15 days to report it back to the House, where we can expect a debate. When the bill is introduced, it will be introduced with broad bipartisan support because this is not a Democrat or Republican issue.

We have learned recently that U.S. contractors are paying the Taliban to ensure safe shipment of U.S. goods to U.S. soldiers, who then use those supplies to strengthen their war with the Taliban. We have learned that Blackwater is involved in "black ops" in Pakistan working as independent contractors for the purposes of assassination. We cannot let these things happen without Congress being directly involved and taking direct responsibility.

All across this country people are worried about their jobs, their homes, their health care, their investments, their retirement security. Why is it that war becomes the centerpiece of our national experience? Some can say, well, it makes us safer. Oh, has it? Did the invasion of Iraq make us safer? Over 1 million innocent people perished in a war based on a lie; let us never forget that.

The policies of unilateralism preempted at first strike were a dead-end. And for those who say war is inevitable, I say you're dead wrong. Peace is inevitable if you tell the truth. Peace is inevitable if you're ready to confront the difficulties of diplomacy.

We have a right to defend ourselves, and I stand upon that right. I voted for this country to defend itself in those days in September of 2001. But we can never mistake defense for offense. We can never claim the right to aggress against another nation in the name of trying to make us safer because all we do is create more enemies. Occupations